

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ricardo Cancel Serrano  
Sheila Mari LaBoy  
Debtors

Case No. 17-05157-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: pdf002

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jan 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2018.

db/jdb  
5003306 +Ricardo Cancel Serrano, Sheila Mari LaBoy, 1224 West King Street, York, PA 17404-3410  
5003307 +Aargon Collection Agency, 8668 Spring Mountain Road, Las Vegas, NV 89117-4132  
5003308 +Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610  
+American Recovery Service, Inc., 555 St. Charles Drive, Suite 110,  
Thousand Oaks, CA 91360-3982  
5003310 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
5003315 +CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497  
5003313 Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285  
5010466 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5003316 +Credit Bureau of York, 33 South Duke Street, York, PA 17401-1485  
5003317 EOS CCA, PO Box 981025, Boston, MA 02298-1025  
5003320 FMS, Inc., PO Box 707600, Tulsa, OK 74170-7600  
5003318 +First Data, 5565 Glenridge Connector NE #2000, Atlanta, GA 30342-4799  
5003319 Firstsource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628  
5003321 +Frank Countess, CGA Professional Center, 135 North George Street, York, PA 17401-1132  
5003322 +Frederic I. Weinberg & Associates, 375 East Elm Street, Suite 210,  
Conshohocken, PA 19428-1973  
5003325 +M&T Bank, 1 Fountain Plaza, PO Box 1228, Buffalo, NY 14240-1228  
5003326 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904  
5003327 Merchants & Medical, Credit Corporation, Inc., 6324 Taylor Drive, Flint, MI 48507-4685  
5003331 #Monarch Recovery Management, Inc., 10965 Decatur Road, Philadelphia, PA 19154-3210  
5003332 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
5003338 +TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673  
5003339 +Toyota Motor Credit Company, 240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387  
5009505 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5003309 +E-mail/Text: bsimmons@amsher.com Jan 29 2018 19:27:57 AmSher Collection Srv,  
4524 Southlake Parkway, Suite 15, Hoover, AL 35244-3271  
5003314 E-mail/Text: bankruptcy@cavps.com Jan 29 2018 19:27:53 Cavalry Portfolio Services,  
PO Box 27288, Tempe, AZ 85285  
5003311 E-mail/Text: cms-bk@cms-collect.com Jan 29 2018 19:27:24 Capital Management Services, LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
5003312 E-mail/Text: bnckohlsnotices@becket-lee.com Jan 29 2018 19:27:13 Capital One Bank / Kohl's,  
N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051  
5003323 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 29 2018 19:31:35 LVNV Funding, LLC,  
PO Box 10497, Greenville, SC 29603-0497  
5008945 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 29 2018 19:27:37 MIDLAND FUNDING LLC,  
MIDLAND CREDIT MANAGEMENT, INC. as agent, for MIDLAND FUNDING LLC, PO Box 2011,  
Warren, MI 48090-2011  
5003328 +E-mail/Text: bkr@cardworks.com Jan 29 2018 19:27:08 Merrick Bank, PO Box 9201,  
Old Bethpage, NY 11804-9001  
5003329 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 29 2018 19:27:37 Midland Funding, LLC,  
2365 Northside Drive, Suite 30, San Diego, CA 92108-2709  
5003335 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 29 2018 19:31:38  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067  
5009649 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 29 2018 19:31:29  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
5003802 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 29 2018 19:48:27  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5003333 +E-mail/Text: paparalegals@pandf.us Jan 29 2018 19:28:09 Patenaude & Felix, APC,  
Southpointe Center, 501 Corporate Drive #205, Canonsburg, PA 15317-8584  
5003336 +E-mail/Text: bankruptcy@sw-credit.com Jan 29 2018 19:27:38 Southwest Credit Systems,  
4120 International Parkway #1100, Carrollton, TX 75007-1958  
5003337 E-mail/PDF: gecsed@recoverycorp.com Jan 29 2018 19:25:59 Synchrony Bank / Old Navy,  
Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\*  
5003324\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5003330\* +LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497  
5003334\* +Midland Funding, LLC, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709  
+Patenaude & Felix, APC, Southpointe Center, 501 Corporate Drive #205,  
Canonsburg, PA 15317-8584  
5003340\* +Toyota Motor Credit Company, 240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387  
5015570\* +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, \* 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 31, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Paul Donald Murphy-Ahles on behalf of Debtor 2 Sheila Mari LaBoy pmurphy@dplglaw.com,  
kgreene@dplglaw.com  
Paul Donald Murphy-Ahles on behalf of Debtor 1 Ricardo Cancel Serrano pmurphy@dplglaw.com,  
kgreene@dplglaw.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 4

**LOCAL BANKRUPTCY FORM 3015-1**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

RICARDO CANCEL SERRANO and  
SHEILA MARI LABOY

CHAPTER 13

CASE NO. 17-05157

  x   ORIGINAL PLAN  
       AMENDED PLAN (indicate 1<sup>st</sup>, 2<sup>nd</sup> 3<sup>rd</sup>,  
etc.)  
       number of Motions to Avoid Liens  
       number of Motions to Value Collateral

**CHAPTER 13 PLAN**

**NOTICES**

Debtors must check one box on each line to state whether or not the Plan includes each of the following items. If an item is checked as “Not Included” or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the Plan.

1	The Plan contains nonstandard provisions, set out in §9, which are not included in the standard Plan as approved by the US Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The Plan contains a limit on the amount of a secured claim, set out in §2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The Plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in §2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this Plan, you must file a timely written objection. This Plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the Plan.

**1. PLAN FUNDING AND LENGTH OF PLAN**

**A. Plan Payments from Future Income**

1. To date, the Debtor paid \$0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the Plan the following payments. If applicable, in addition to monthly Plan

payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$13,980.00, plus other payments and property stated in §1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
01/2018	12/2022	\$233.00	\$0.00	\$233.00	\$13,980.00
				<b>Total Payments:</b>	\$13,980.00

2. If the Plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payment and the Plan funding. Debtor must pay all post-petition mortgage payments that have come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the Plan.
4. CHECK ONE:  
☒ Debtor is at or under median income. *If this line is checked, the rest of §1.A.4 need not be completed or reproduced.*  
☐ Debtor is over median income. Debtor calculates that a minimum of \$\_\_\_\_ must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding from Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$\_\_\_\_\_.  
(Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances is before the deduction of Trustee fees and priority claims.)

CHECK ONE:

☒ No assets will be liquidated. *If this line is checked, the rest of §1.B need not be completed or reproduced.*

☐ Certain assets will be liquidated as follows: \_\_\_\_\_

2. In addition to the above specified Plan payments, Debtor shall dedicate to the Plan proceeds in the estimated amount of \$\_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does

not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

## 2. SECURED CLAIMS

### A. Pre-Confirmation Distributions *Check One of the Following Lines*

☒ None. *If "None" is checked, the rest of §2.A need not be completed or reproduced.*

☐ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a Proof of Claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial Plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this Plan.

### B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor *Check One of the Following Lines*

☐ None. *If "None" is checked, the rest of §2.B need not be completed or reproduced.*

☒ Payments will be made by the Debtor directly to the Creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the Plan if not avoided or paid in full under the Plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
M&T Bank	1224 West King Street York, PA 17404	4856
Toyota Motor Credit Company	2015 Toyota Tacoma	5426
Toyota Motor Credit Company	2015 Toyota Highlander	0115

**C. Arrears (Including, but not limited to, Claims Secured by Debtor's Principal Residence) Check One of the Following Lines**

☐ None. *If "None" is checked, the rest of §2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each Creditor set forth below the amount of arrearages in the allowed Proof of Claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the Creditor as to that collateral shall cease, and the claim will no longer be provided for under §1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-Petition Arrears to be Cured	Estimated Post-Petition Arrears to be Cured	Estimated Total to be Paid in Plan
M&T Bank	1224 West King Street York, PA 17404	\$8,000.00	\$0.00	\$8,000.00
Toyota Motor Credit Company	2015 Toyota Tacoma	\$600.00	\$0.00	\$600.00
Toyota Motor Credit Company	2015 Toyota Highlander	\$800.00	\$0.00	\$800.00

**D. Other Secured Claims (Conduit Payments and Claims for Which a §506 Valuation is Not Acceptable, etc.) Check One of the Following Lines**

☒ None. *If "None" is checked, the rest of §2.D need not be completed or reproduced.*

☐ The claims below are secured claims for which a §506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition dated and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within one year of the petition date and secured by a purchase money security

interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the Plan.
2. In addition to payments of the allowed secured claim, present value interest pursuant to 11 U.S.C §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. In an objection is raised, then the Court will determine the present value interest rate and amount at the Confirmation Hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

**E. Secured Claims for Which a §506 Valuation is Applicable** *Check One of the Following Lines*

☒ None. *If "None" is checked, the rest of §2.E need not be completed or reproduced.*

☐ Claims listed in the subsection are debts secured by property not described in §2.D of this Plan. These claims will be paid in the Plan according to modified terms, and liens retained until entry of discharge. The excess of the Creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the Plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity or the allowed secured claim for each claim listed below will be determined by the Court at the Confirmation Hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan or Adversary Action

**F. Surrender of Collateral** *Check One of the Following Lines*

☒ None. *If "None" is checked, the rest of §2.F need not be completed or reproduced.*

☐ The Debtor elects to surrender to each Creditor listed below in the collateral that secures the Creditor's claim. The Debtor requests that upon confirmation of this Plan, the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

**G. Lien Avoidance** *Do not use for mortgages or for statutory liens, such as tax liens. Check One of the Following Lines*

☒ None. *If "None" is checked, the rest of §2.B need not be completed or reproduced.*

☐ Payments will be made by the Debtor directly to the Creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the Plan if not avoided or paid in full under the Plan.

The Name of the Holder of the Lien		
A Description of the Lien. For a Judicial Lien, include Court and Docket Number.		
A Description of the Liened Property		
The Value of the Liened Property		
The Sum of Senior Liens		
The Value of Any Exemption Claimed		
The Amount of the Lien		
The Amount of Lien Avoided		

**3. PRIORITY CLAIMS**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.



2. Attorney's Fees. *Complete Only One of the Following Options*

- a. In addition to the retainer of \$350.00 already paid by the Debtor, the amount of \$3,650.00 in the Plan. This represents the unpaid balance of the presumptively reasonable fee specified in LBR 2016-2(c); or
- b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between Debtor and the Attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to LBR 2016-2(b).

3. Other. Other administrative claims not included in §§3.A.1 or 3.A.2 above.  
*Check One of the Following Lines*

☒ None. *If "None" is checked, the rest of §3.A.3 need not be completed or reproduced.*

☐ The following administrative claims will be paid in full:

Name of Creditor	Estimated Total Payment

**B. Priority Claims (Including, but not limited to, Domestic Support Obligations Other than those Treated in §3.C below)** *Check One of the Following Lines*

☒ None. *If "None" is checked, the rest of §3.B need not be completed or reproduced.*

☐ Allowed unsecured claims, including domestic support obligations, entitled to priority under §1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations Assigned To or Owed to a Governmental Unit Under 11 U.S.C. §507(1)(a)(B)** *Check One of the Following Lines*

☒ None. *If "None" is checked, the rest of §3.C need not be completed or reproduced.*

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This Plan provision requires that payments in §1.A be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

#### 4. UNSECURED CLAIM

**A. Claims of Unsecured Nonpriority Creditors Specially Classified** *Check One of the Following Lines*

☒ None. *If "None" is checked, the rest of §4.A need not be completed or reproduced.*

☐ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interested at the rate stated below. If no rate is stated, the interest rate set forth in the Proof of Claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

**B. Remaining Allowed Unsecured Claims will Receive a Pro-Rata Distribution of Funds Remaining After Payment of Other Classes**

#### 5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES *Check One of the Following Lines*

☐ None. *If "None" is checked, the rest of §5 need not be completed or reproduced.*

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the Plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
First Data	Lease	Per K	Per k	0.00	0.00	Assume

#### 6. VESTING OF PROPERTY OF THE ESTATE

**Property of the estate will vest in the Debtor upon:** *Check One of the Following Lines*

- ☐ Plan Confirmation  
☐ Entry of Discharge

x Closing of Case

**7. DISCHARGE** *Check One of the Following Lines*

x The Debtor will seek a discharge pursuant to §1328(a).

☐ The Debtor is not eligible for a discharge because the Debtor has previously received a discharge described in §1328(f).

**8. ORDER OF DISTRIBUTION**

If a pre-petition Creditor files a secured, priority or specifically classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the Plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

*If the above levels are filled in, the rest of §8 need not be completed or produced. If the above levels are not filled-in, then the Order of Distribution of Plan payments will be determined by the Trustee using the following as a guide:*

Level 1: adequate Protection payments  
Level 2: Debtor's attorney's fees  
Level 3: Domestic Support Obligations  
Level 4: priority claims, pro rata  
Level 5: secured claims, pro rata  
Level 6: specifically classified unsecured claims  
Level 7: timely filed general unsecured claims  
Level 8: untimely filed general unsecured claims to which the Debtor has not objected

**9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the Plan is void. (NOTE: The Plan and any attachment must be filed as one document, not as a Plan and Exhibit.)**

Dated: December 11, 2017

/s/ Paul Murphy-Ahles  
Attorney for Debtor

/s/ Ricardo Cancel Serrano

Debtor

/s/ Sheila Mari LaBoy

Joint Debtor

By filing this document, the Debtor, if not represented by an Attorney, or the Attorney for Debtor also certifies that this Plan contains no nonstandard provisions other than those set out in §9.